

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: FRACHALLA, THOMAS P

Case No. 09-44910

Chapter 7

Debtor

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

DEBORAH K. EBNER, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$632,101.38</u> (without deducting any secured claims)	Assets Exempt: <u>\$227,601.38</u>
Total Distribution to Claimants: <u>\$6,570.90</u>	Claims Discharged Without Payment: <u>\$133,024.69</u>
Total Expenses of Administration: <u>\$5,429.10</u>	

3) Total gross receipts of \$ 12,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$12,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$435,492.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	5,429.10	5,429.10	5,429.10
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	139,595.00	31,606.59	31,606.59	6,570.90
TOTAL DISBURSEMENTS	\$575,087.00	\$37,035.69	\$37,035.69	\$12,000.00

4) This case was originally filed under Chapter 7 on November 25, 2009.
The case was pending for 54 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/21/2014 By: /s/DEBORAH K. EBNER, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Checking Account with 5th 3rd	1129-000	12,000.00
TOTAL GROSS RECEIPTS		\$12,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	5/3 Bank	4110-000	120,348.00	N/A	N/A	0.00
NOTFILED	Cenlar Central Loan Admin & Reporti	4110-000	315,144.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$435,492.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
International Sureties	2300-000	N/A	0.92	0.92	0.92
Deborah K. Ebner	2100-000	N/A	1,950.00	1,950.00	1,950.00
DEBORAH K. EBNER	2200-000	N/A	3.42	3.42	3.42
David Brown	3210-000	N/A	3,300.00	3,300.00	3,300.00

David Brown	3220-000	N/A	43.98	43.98	43.98
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	12.07	12.07	12.07
Rabobank, N.A.	2600-000	N/A	12.84	12.84	12.84
Rabobank, N.A.	2600-000	N/A	13.30	13.30	13.30
Rabobank, N.A.	2600-000	N/A	16.62	16.62	16.62
Rabobank, N.A.	2600-000	N/A	15.95	15.95	15.95
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$5,429.10	\$5,429.10	\$5,429.10

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	-2 FIA CARD SERVICES, N.A.	7100-000	31,606.00	31,606.59	31,606.59	6,570.90
NOTFILED	HB NV NA	7100-000	482.00	N/A	N/A	0.00

NOTFILED	HRS	7100-000	482.00	N/A	N/A	0.00
NOTFILED	WFNNB/STR	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Kohls	7100-000	0.00	N/A	N/A	0.00
NOTFILED	NCO Financial	7100-000	0.00	N/A	N/A	0.00
NOTFILED	WFNNB/2nd Wind	7100-000	610.00	N/A	N/A	0.00
NOTFILED	Chase/Bank One Card Services	7100-000	21,807.00	N/A	N/A	0.00
NOTFILED	Citi Cards	7100-000	12,952.00	N/A	N/A	0.00
NOTFILED	Citi Cards	7100-000	26,817.00	N/A	N/A	0.00
NOTFILED	5/3 Bank Cc	7100-000	12,207.00	N/A	N/A	0.00
NOTFILED	Citi Financial Services, inc.	7100-000	11,265.00	N/A	N/A	0.00
NOTFILED	Chase/Toys R US	7100-000	1,519.00	N/A	N/A	0.00
NOTFILED	Dell Financial Services	7100-000	1,353.00	N/A	N/A	0.00
NOTFILED	CBUSA/Home Depot	7100-000	8,838.00	N/A	N/A	0.00
NOTFILED	House Hold Bank	7100-000	482.00	N/A	N/A	0.00
NOTFILED	Best Buy Retail Services	7100-000	9,175.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$139,595.00	\$31,606.59	\$31,606.59	\$6,570.90

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-44910

Trustee: (330480) DEBORAH K. EBNER, Trustee

Case Name: FRACHALLA, THOMAS P

Filed (f) or Converted (c): 11/25/09 (f)

§341(a) Meeting Date: 01/06/10

Period Ending: 05/21/14

Claims Bar Date: 04/20/12

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	22731 Parkview	420,000.00	0.00	0.00	FA
2	Checking Account with 5th 3rd	500.00	0.00	0.00	FA
3	Savings Account with 5th 3rd	500.00	0.00	0.00	FA
4	Checking Account with 5th 3rd	500.00	0.00	12,000.00	FA
5	Household goods	800.00	0.00	0.00	FA
6	Used Clothing	300.00	0.00	0.00	FA
7	Costume Jewlery	400.00	0.00	0.00	FA
8	401K Plan	124,321.38	0.00	0.00	FA
9	Verizon Wirless Employee Retirement Account	85,280.00	0.00	0.00	FA
9	Assets Totals (Excluding unknown values)	\$632,601.38	\$0.00	\$12,000.00	\$0.00

Major Activities Affecting Case Closing:

CASE REOPENED PER ORDER OF 11/19/10 DOCKET # 26 ; Assets Being collected pursuant to Court approved settlement agreement

Initial Projected Date Of Final Report (TFR): December 31, 2013

Current Projected Date Of Final Report (TFR): January 15, 2014 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-44910

Case Name: FRACHALLA, THOMAS P

Taxpayer ID #: **-***2098

Period Ending: 05/21/14

Trustee: DEBORAH K. EBNER, Trustee (330480)

Bank Name: The Bank of New York Mellon

Account: ****-*****15-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/04/12	{4}	Thomas Frachalla	partial settlement	1129-000	1,000.00		1,000.00
01/03/13		RABOBANK MIGRATION TRANSFER OUT	TRANSFER TO 0001033048088 20130103	9999-000		1,000.00	0.00

ACCOUNT TOTALS	1,000.00	1,000.00	\$0.00
Less: Bank Transfers	0.00	1,000.00	
Subtotal	1,000.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$1,000.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-44910

Case Name: FRACHALLA, THOMAS P

Taxpayer ID #: **-***2098

Period Ending: 05/21/14

Trustee: DEBORAH K. EBNER, Trustee (330480)

Bank Name: Rabobank, N.A.

Account: *****9266 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/04/13		RABOBANK MIGRATION TRANSFER IN	RABOBANK MIGRATION	9999-000	1,000.00		1,000.00
01/08/13	{4}	Debtor	per court order for 1/11	1129-000	1,000.00		2,000.00
01/31/13	{4}	Thomas Frachalla	settlement per ct order	1129-000	1,000.00		3,000.00
01/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,990.00
02/07/13	10101	International Sureties	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/31/2012 FOR CASE #09-44910, Bind # 016026455	2300-000		0.92	2,989.08
02/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,979.08
03/04/13	{4}	Debtor - Thomas Frachalla	Per Order	1129-000	1,000.00		3,979.08
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,969.08
04/03/13	{4}	Thomas Frachalla	settlement payment	1129-000	1,000.00		4,969.08
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee Adjustment	2600-000		10.00	4,959.08
05/01/13	{4}	Frachalla, Thomas	settlement per Order	1129-000	1,000.00		5,959.08
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,949.08
06/06/13	{4}	Thomas Frachalla	Settlement payment per Order	1129-000	1,000.00		6,949.08
06/06/13	{4}	Thomas Frachalla	Reversed - entered in error	1129-000	1,000.00		7,949.08
06/06/13	{4}	Thomas Frachalla		1129-000	1,000.00		8,949.08
06/06/13	{4}	Thomas Frachalla	Reversed Deposit 100007	1129-000	-1,000.00		7,949.08
06/06/13	{4}	Thomas Frachalla	Reversed Deposit Adj. 8	1129-000	-1,000.00		6,949.08
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,939.08
07/02/13	{4}	Thomas Frachalla		1129-000	1,000.00		7,939.08
07/30/13	{4}	Thomas Frachalla		1129-000	1,000.00		8,939.08
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.07	8,927.01
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.84	8,914.17
09/03/13	{4}	Thomas Frachalla		1129-000	1,000.00		9,914.17
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.30	9,900.87
10/17/13	{4}	Thomas Frachalla	settlement payment	1129-000	2,000.00		11,900.87
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.62	11,884.25
11/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.95	11,868.30
02/24/14	10102	DEBORAH K. EBNER	Dividend paid 100.00% on \$3.42, Trustee Expenses; Reference:	2200-000		3.42	11,864.88
02/24/14	10103	Deborah K. Ebner	Dividend paid 100.00% on \$1,950.00, Trustee Compensation; Reference: TRUSTEE COMPENSATION	2100-000		1,950.00	9,914.88
02/24/14	10104	David Brown	Dividend paid 100.00% on \$3,300.00, Attorney	3210-000		3,300.00	6,614.88

Subtotals :

\$12,000.00

\$5,385.12

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-44910
Case Name: FRACHALLA, THOMAS P

Trustee: DEBORAH K. EBNER, Trustee (330480)
Bank Name: Rabobank, N.A.
Account: *****9266 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***2098
Period Ending: 05/21/14

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			for Trustee Fees (Other Firm); Reference: SPRINGER BROWN ET AL				
02/24/14	10105	David Brown	Dividend paid 100.00% on \$43.98, Attorney for Trustee Expenses (Other Firm); Reference: SPRINGER BROWN	3220-000		43.98	6,570.90
02/24/14	10106	FIA CARD SERVICES, N.A.	Dividend paid 20.78% on \$31,606.59; Claim# 1 -2; Filed: \$31,606.59; Reference:	7100-000		6,570.90	0.00

ACCOUNT TOTALS	12,000.00	12,000.00	\$0.00
Less: Bank Transfers	1,000.00	0.00	
Subtotal	11,000.00	12,000.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$11,000.00	\$12,000.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # ***-*****15-66	1,000.00	0.00	0.00
Checking # *****9266	11,000.00	12,000.00	0.00
	\$12,000.00	\$12,000.00	\$0.00